

**FIG. 1**

100

MANUFACTURER #1

RETAILER / MERCHANT #1

RETAILER TERMINAL

108

104

RETAILER  
PROCESSOR

110

103

102

101

100

CENTRAL  
REWARDS  
MECHANISM

RETAILER / MERCHANT #2

104

102

101

100

RETAILER / MERCHANT #3

104

102

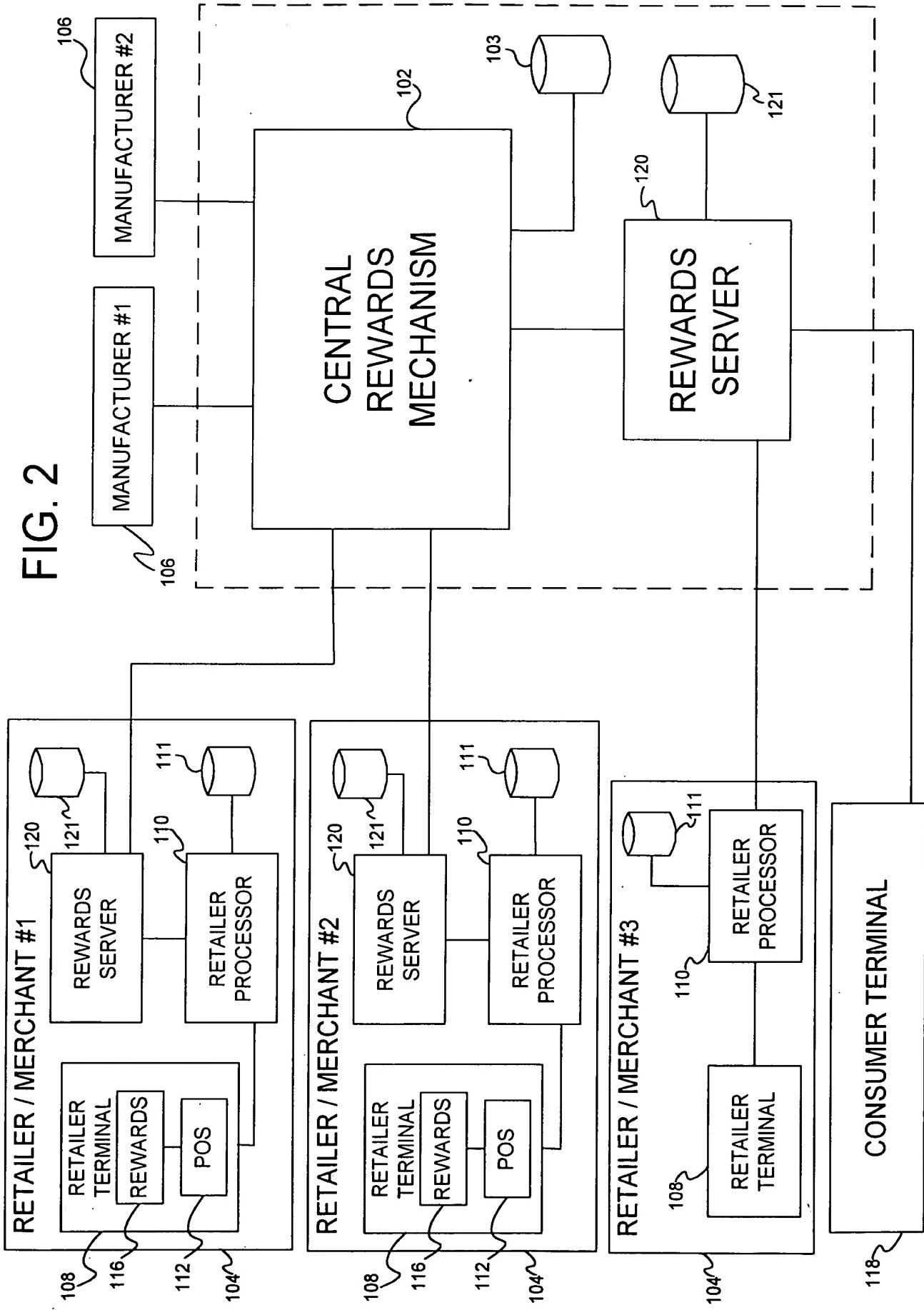
101

100

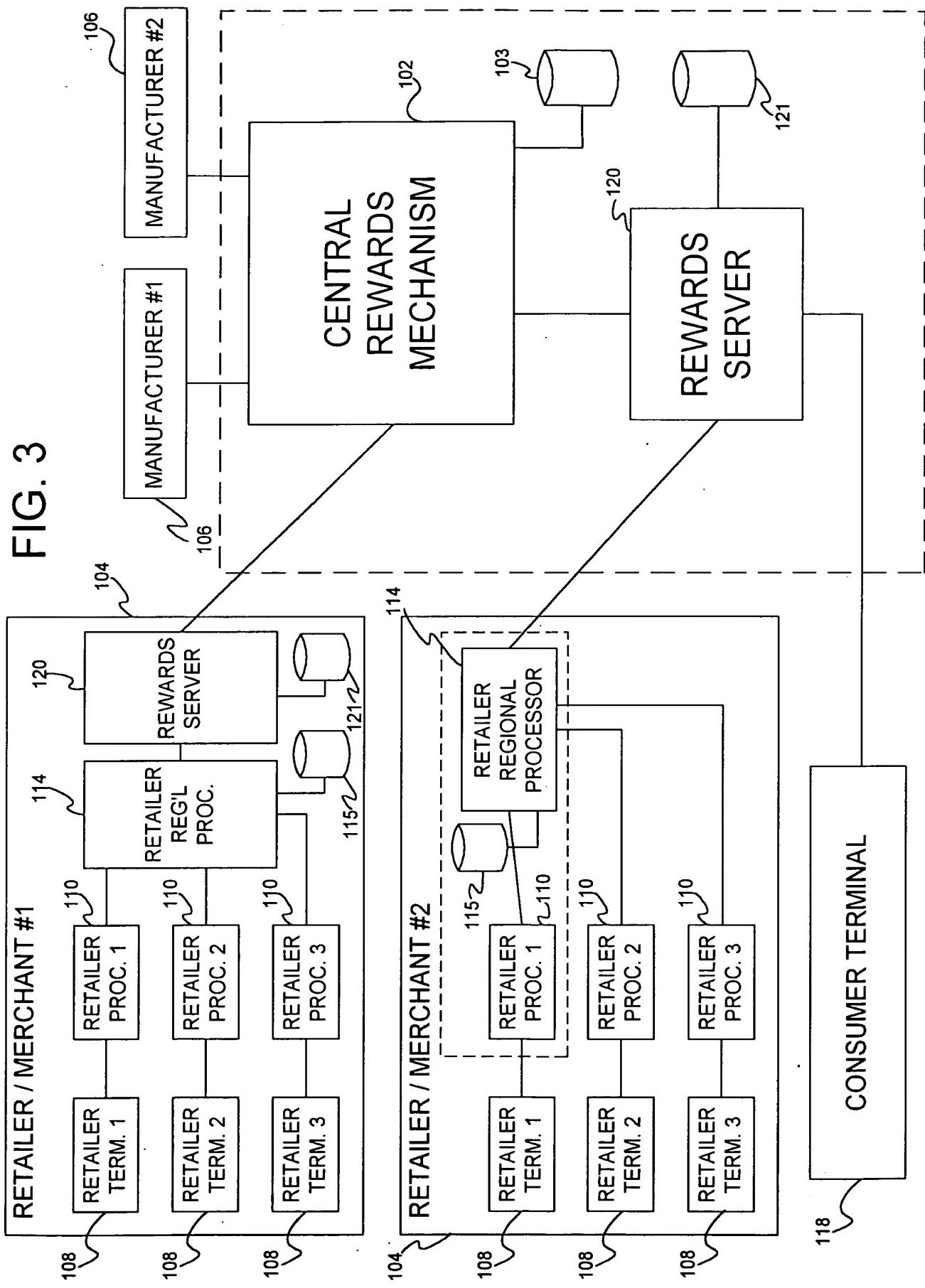
CONSUMER TERMINAL

118

**FIG. 2**



**FIG. 3**



## CENTRAL REWARDS MECHANISM

402

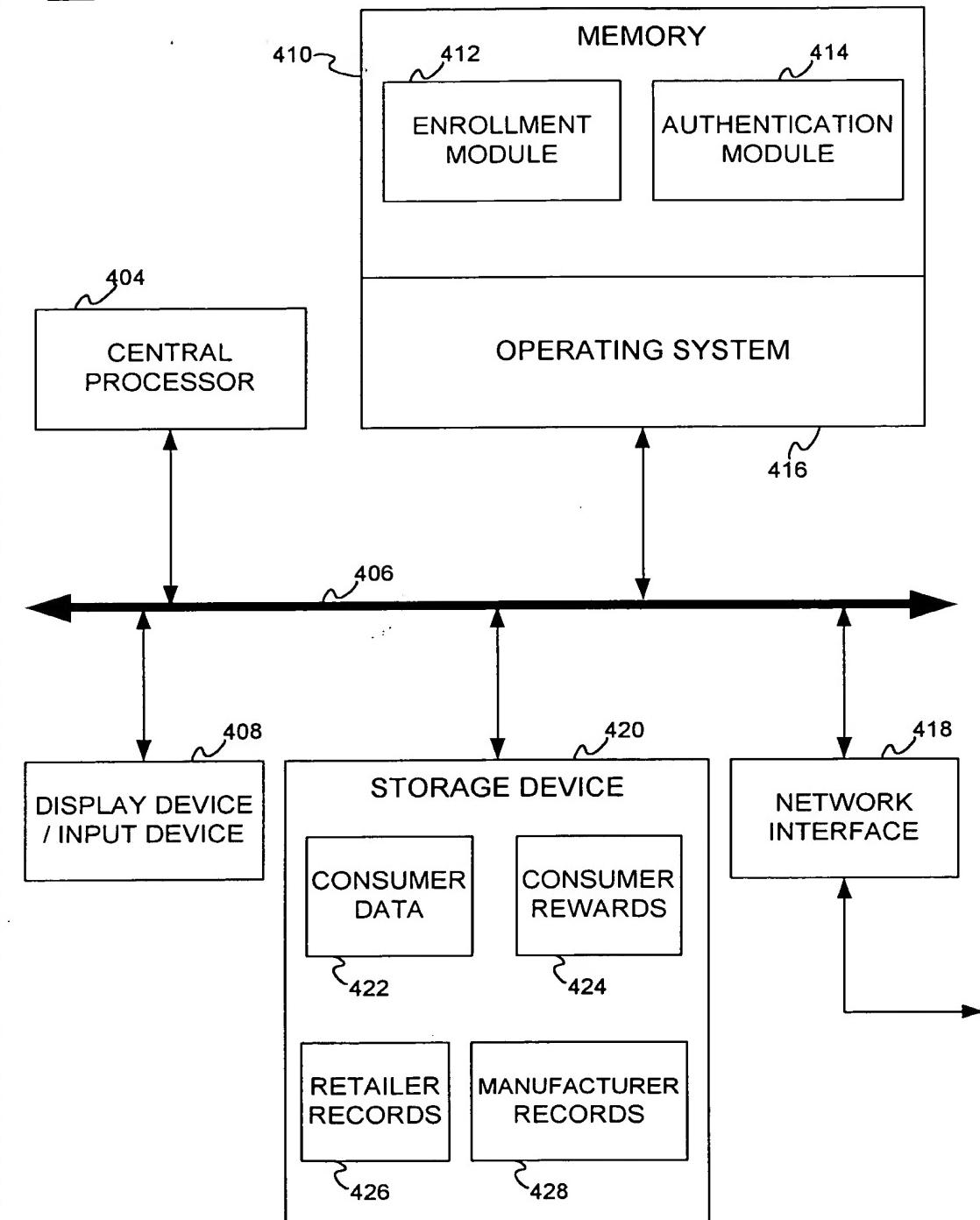
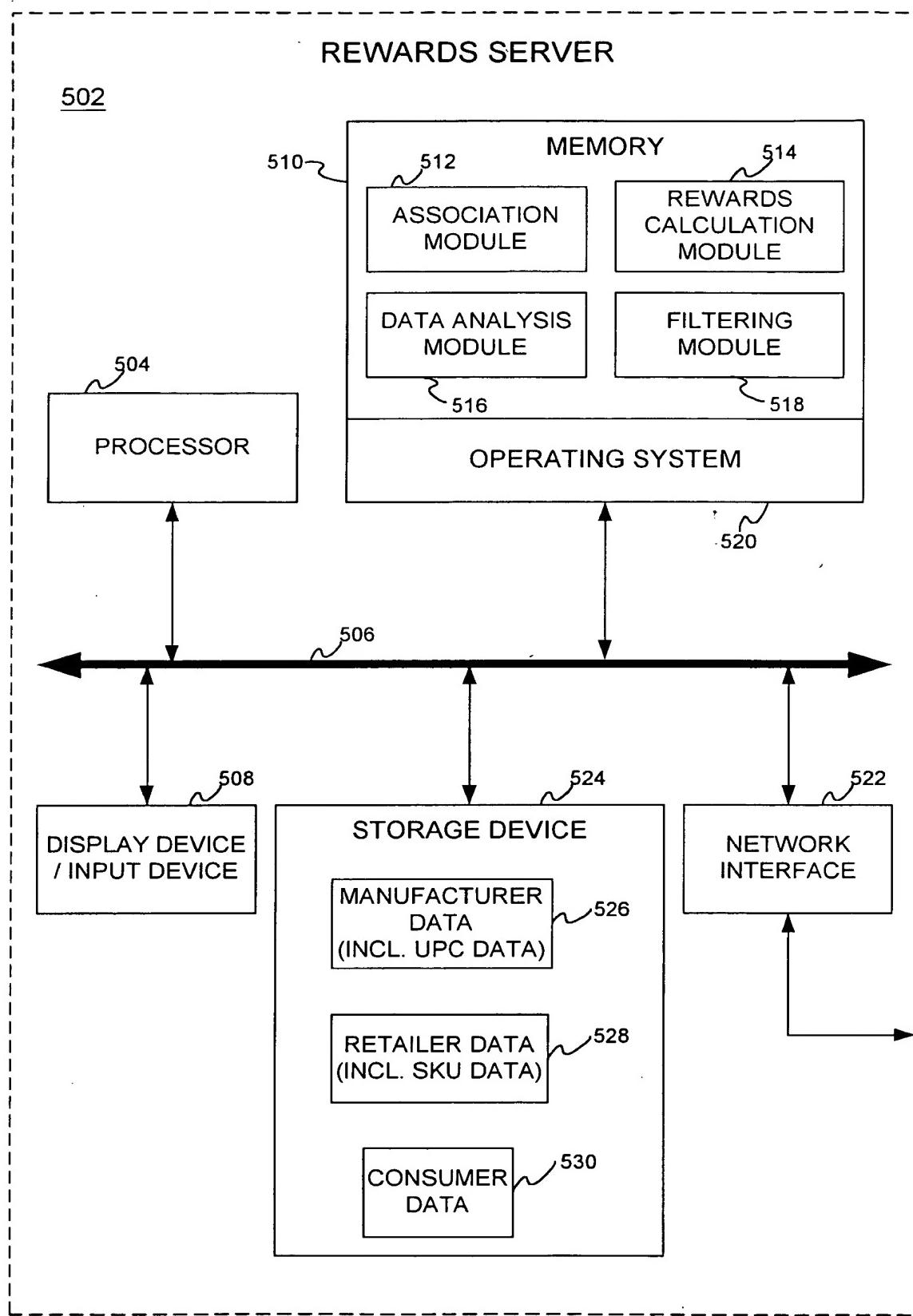


FIG. 4



**FIG. 5**

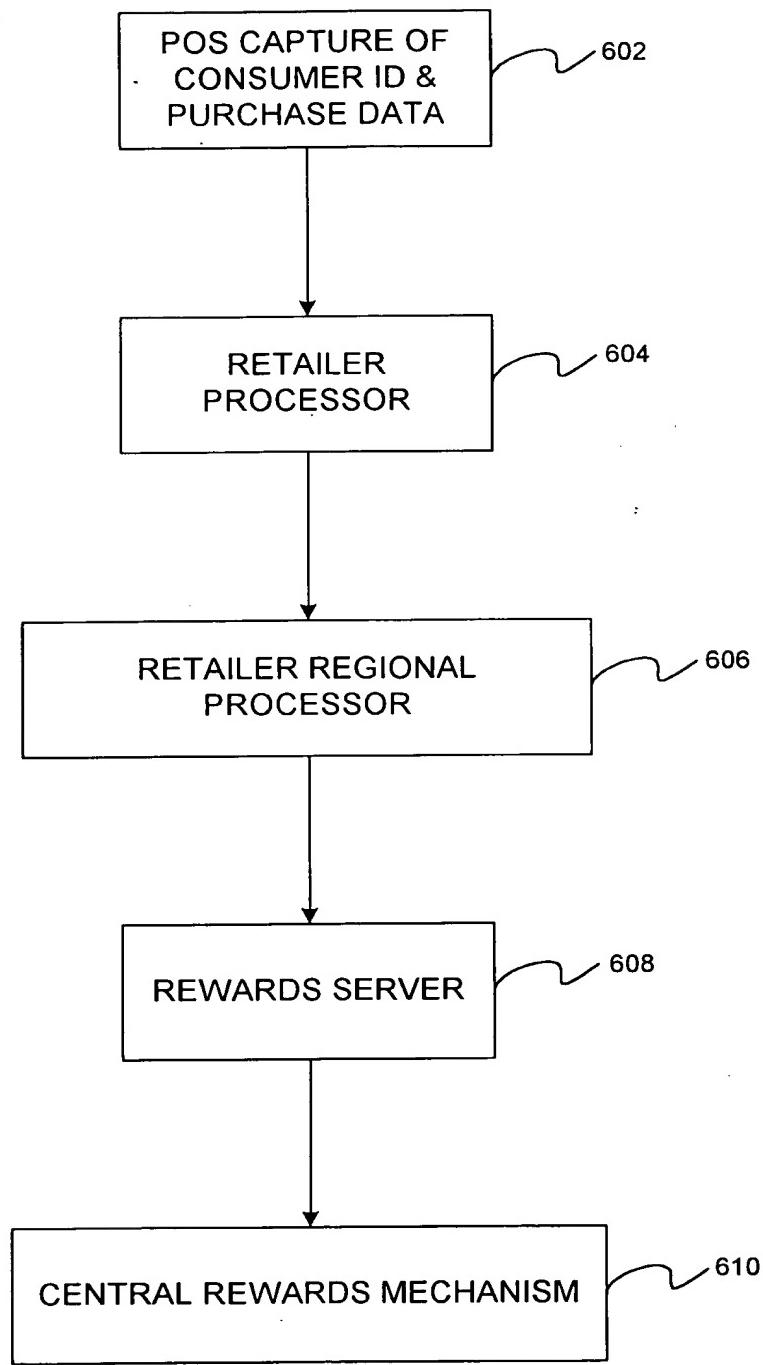


FIG. 6

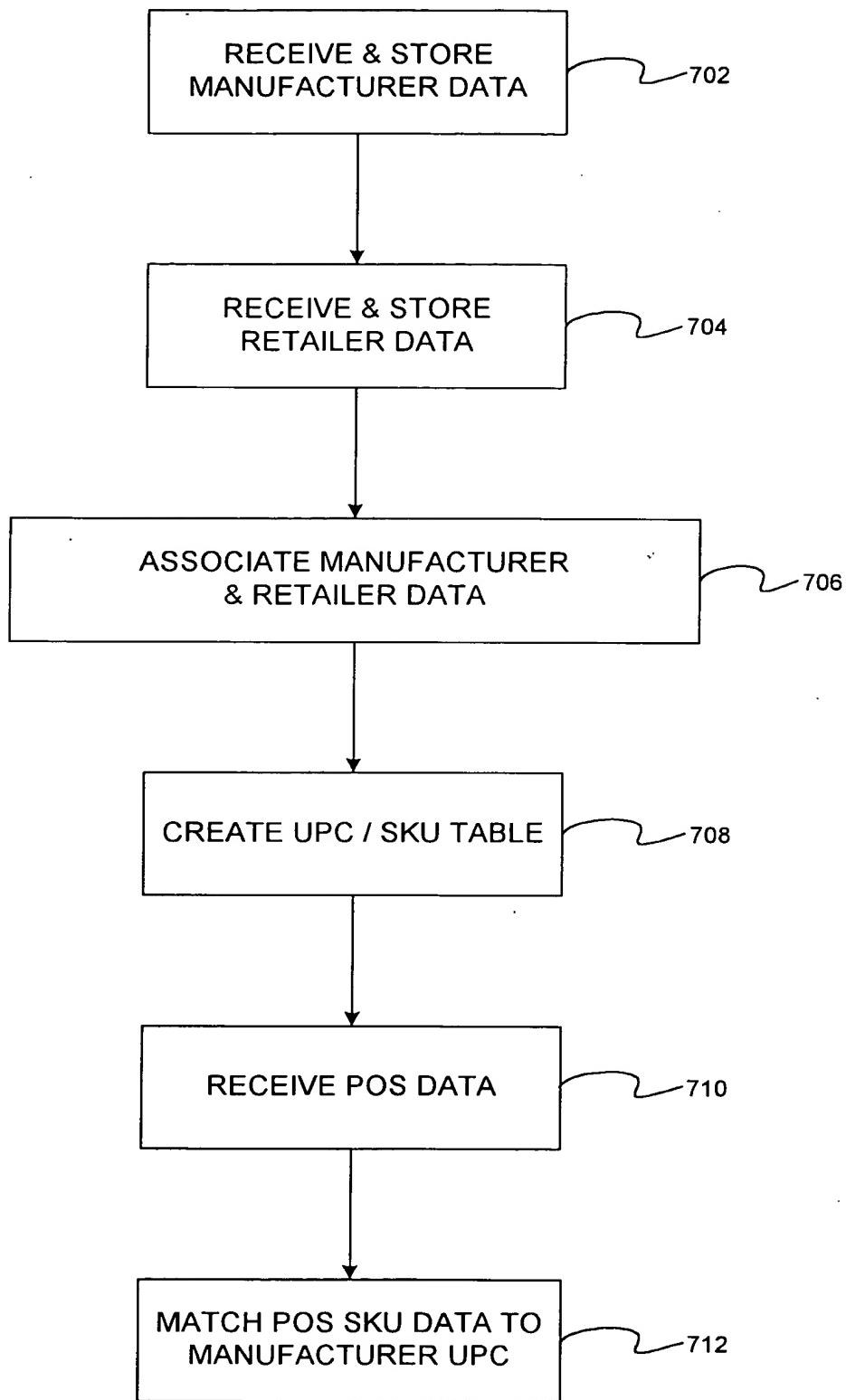


FIG. 7